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Substitute for form 1449/PTO				Complete if Known		
				Application Number	10/630,531	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Filing Date	July 30, 2003	
				First Named Inventor	Morris .	
				Art Unit		
(eee at many theed as necessary)			, occosury,	Examiner Name	Matthew Meyers	
Sheet	1	of	1	Attorney Docket Number		

Examiner	Cite	NON PATENT LITERATURE DOCUMENTS	
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		MERS aids electronic mortgage program; Mortgage Electronic Registration Systems In.; Cover Story, Mortgage Bankers Association of America, January 1997, No. 4, Vol. 57; Pg. 42	
		MERS® Integration Handbook, Vol. II, Version 11.0, May 19, 2002	

Examiner	Date	
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